

Information to identify the case:

Debtor 1	Julie F. Larsen	Social Security number or ITIN	xxx-xx-1060
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of Utah			
Case number:	17-30998 KRA	Chapter 7	Petition date: 12/29/17

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Julie F. Larsen

4/4/18

By the court: Kevin R. Anderson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Julie F. Larsen
 Debtor

Case No. 17-30998-KRA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
 Form ID: 318

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 Total Noticed: 49

Date Rcvd: Apr 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2018.

db
 r Julie F. Larsen, 11779 S Stone Ridge Ct, Riverton, UT 84065-7481
 +Jon K. Barber, Soldnow, LLC d/b/a Tranzon Driggers, 101 E. Silver Springs Blvd. Suite 304,
 Ocala, FL 34470-6621
 10863812 Andria Jensen, 143 S 200 W, Saint George, UT 84770-3318
 10863816 Bruce Jensen, 143 S 200 W, Saint George, UT 84770-3318
 10863821 Clarkson & Associates, 162 N 400 E Ste A-204, Saint George, UT 84770-7137
 10863822 +Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 10863823 CoMerica, PO Box 790408, Saint Louis, MO 63179-0408
 10863824 Credence Resource Management LLC, PO Box 2390, Southgate, MI 48195-4390
 10863826 Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179
 10863825 Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546
 10863827 Credit Control, LLC, PO Box 488, Hazelwood, MO 63042-0488
 10863828 Dave Dahl, 211 Perazul Cir, Sacramento, CA 95835-2141
 10903558 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 10863829 ERC, PO Box 57610, Jacksonville, FL 32241-7610
 10863832 HSN/Comenity Capital Bank, Bankruptcy Dept., PO Box 18304, Columbus, OH 43218-0304
 10863831 Hindon Burdick CPA, 63 S 300 E Ste 100, Saint George, UT 84770-2948
 10863834 JC Christensen and Assoc Inc, PO Box 519, Sauk Rapids, MN 56379-0519
 10863835 Jeremy and Adrian Frehner, 1593 W Bloomington Dr S, Saint George, UT 84790-7763
 10863836 Karen Dahl, 211 Perazul Cir, Sacramento, CA 95835-2141
 10863837 Keith and Janece Knowles, 2882 S Ledgerock Cir, Saint George, UT 84790-6288
 10863842 Mercantile Adjustment Bureau, PO Box 9055, Williamsville, NY 14231-9055
 10863843 Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
 10863846 +Progressive Financial Services, 1919 W Fairmont Dr Ste 8, Tempe, AZ 85282-3194
 10863848 Schlesinger Arkwright & Garvy, 5845 Richmond Hwy Ste 415, Alexandria, VA 22303-1872
 10863849 Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
 10863852 Wells Fargo Bank, PO Box 30806, RETURNED MAIL--99999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10863813 EDI: CINGMIDLAND.COM Apr 05 2018 05:38:00 ATT, PO Box 536216, Atlanta, GA 30353-6216
 10863810 EDI: ALLIANCEONE.COM Apr 05 2018 05:38:00 Alliance One, 4850 E Street Rd Ste 300,
 Trevoise, PA 19053-6643
 10863811 E-mail/Text: bankruptcynotices@amazon.com Apr 05 2018 02:11:37 Amazon Services,
 410 Terry Ave N, Seattle, WA 98109-5210
 10863814 EDI: BANKAMER.COM Apr 05 2018 05:38:00 Bank of America, PO Box 982236,
 El Paso, TX 79998-2236
 10863815 E-mail/Text: gary@beyondcreations.net Apr 05 2018 02:10:33 Beyond Creations,
 909 W Dove Ave, McAllen, TX 78504-3502
 10863817 E-mail/Text: cms-bk@cms-collect.com Apr 05 2018 02:10:20 Capital Management Services,
 698 1/2 S Ogden St, Buffalo, NY 14206-2317
 10935615 EDI: BL-BECKET.COM Apr 05 2018 05:38:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 10863818 E-mail/Text: bmg.bankruptcy@centurylink.com Apr 05 2018 02:10:51 CenturyLink,
 PO Box 29040, Phoenix, AZ 85038-9040
 10863820 EDI: CHASE.COM Apr 05 2018 05:38:00 Chase Cardmember Services, PO Box 15548,
 Wilmington, DE 19886-5548
 10863819 EDI: CHASE.COM Apr 05 2018 05:38:00 Chase Cardmember Services, PO Box 94014,
 Palatine, IL 60094-4014
 10863830 EDI: FSAE.COM Apr 05 2018 05:38:00 Firstsource Advantage, LLC, 205 Bryant Woods S,
 Amherst, NY 14228-3609
 10863833 EDI: IRS.COM Apr 05 2018 05:38:00 IRS, Attn Bankruptcy, PO Box 7346,
 Philadelphia, PA 19101-7346
 10863838 EDI: CBSKOHLS.COM Apr 05 2018 05:38:00 Kohls, PO Box 30510, Los Angeles, CA 90030-0510
 10863839 EDI: LTDFINANCIAL.COM Apr 05 2018 05:38:00 LTD Financial Services,
 7322 Southwest Fwy Ste 1600, Houston, TX 77074-2134
 10863840 EDI: TSYS2.COM Apr 05 2018 05:38:00 Macy's American Express, Bankruptcy Processing,
 PO Box 8053, Mason, OH 45040-8053
 10863841 EDI: TSYS2.COM Apr 05 2018 05:38:00 Macy's Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 10863845 EDI: PRA.COM Apr 05 2018 05:38:00 Portfolio Recovery Associates,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
 10938732 EDI: PRA.COM Apr 05 2018 05:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 10863847 E-mail/Text: Supportservices@receivablesperformance.com Apr 05 2018 02:11:48
 Receivables Performance Mgt, LLD, PO Box 1548, Lynnwood, WA 98046-1548
 10863850 E-mail/Text: bankruptcy@ups.com Apr 05 2018 02:12:34 UPS, 55 Glenlake Pkwy,
 Atlanta, GA 30328-3474
 10863851 +EDI: UTAHTAXCOMM.COM Apr 05 2018 05:38:00 Utah State Tax Commission, Attn Bankruptcy,
 1950 N W Unit 210, SLC, UT 84134-0001
 10941934 EDI: WFFC.COM Apr 05 2018 05:38:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 10863853 EDI: WFFC.COM Apr 05 2018 05:38:00 Wells Fargo Card Services, LA, PO Box 30086,
 Los Angeles, CA 90030-0086

District/off: 1088-2

User: admin
Form ID: 318

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Total Noticed: 49

Date Rcvd: Apr 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10863844 ##Oxygen Advertizing, 18270 N Highway 329, Reddick, FL 32686-2246

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2018 at the address(es) listed below:

George B. Hofmann tr, IV on behalf of Trustee George B. Hofmann tr, IV
trustee@cohnekinghorn.com,
dhaney@cohnekinghorn.com;UT16@ecfcbis.com;jthorsen@cohnekinghorn.com;gbh@trustesolutions.net
George B. Hofmann tr, IV trustee@cohnekinghorn.com,
dhaney@cohnekinghorn.com;UT16@ecfcbis.com;jthorsen@cohnekinghorn.com;gbh@trustesolutions.net
Patrick E Johnson on behalf of Trustee George B. Hofmann tr, IV pjohnson@cohnekinghorn.com,
jdannenmueller@cohnekinghorn.com
Robert Fugal on behalf of Debtor Julie F. Larsen robfugal@birdfugal.com,
G15887@notify.cincompass.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 5